

FIRE RECOVERY HANDBOOK

provided by



**THE SOUTH SANTA CLARA
COUNTY FIRE DISTRICT**

in cooperation with



**THE CALIFORNIA DEPARTMENT OF
FORESTRY AND FIRE PROTECTION**

Immediately after a fire there are some important steps to take and decisions you need to make to help protect your property and make your recovery easier and faster. The following is a list of considerations that you may find helpful. Use whatever information applies to your situation as common sense dictates.

DO NOT ENTER YOUR HOME UNLESS IT HAS BEEN DETERMINED THAT IT IS SAFE TO DO SO BY EITHER THE FIRE DEPARTMENT OR THE LOCAL BUILDING AND SAFETY DEPARTMENT.

Environmental Hazards Caused by Fire

The fact that your home has experienced a fire means that the structure of the house as well as building materials used in constructing the house may have been damaged. This damage was either created by the fire itself or by the means used to extinguish the fire: water, firefighting chemicals, and physical disturbance (cutting into the roof, ceiling, walls, and / or flooring to access the fire and extinguish it). These activities may have released or created environmental hazards within and around your house.

Do not go into a fire damaged structure unless you are absolutely sure it is safe. Your personal safety and that of anyone helping you must be your first concern. A building that's been damaged by fire usually contains hazards that can cause injury or damage your health. You must not ignore the danger.

How do you know it is safe?

In most communities there are two public agencies directly responsible for determining this: the fire department and the building and safety department. One or both of these agencies should be able to help you with this important concern.

The Fire Department

Your first and often best source of information about safety, are the firefighters on the scene. If you were there after they put the fire out, one of the firefighters would have advised you about when and if you could go back in. In this case follow the firefighter's advice and recommendations carefully. If for some reason you didn't get the information first hand, call the fire department. They will advise you regarding the details of the fire, the condition of the home, and any safety concerns. If you suspect arson communicate your concerns to the fire department and police.

The Building and Safety Department

If structural damage is suspected contact the Building and Safety Department and make arrangements to have the building inspected. Once an inspection is scheduled you should await the results of that inspection before you go into the building. After the building is inspected they will be able to advise you of their findings. They should be able to tell you what, if anything, you can do in and around the building. If they did not clear it for re-occupation then they should be able to tell you what specifically needs to be done before they will.

Chemicals, Toxins and Fumes

As a result of fire, gases, pollutants and other hazardous materials may be released as well as common household chemicals. These materials may come from furnishings (vinyl, foam padding, plastic) and wall coverings as well as from paints, fertilizers, pesticides, pool chemicals, solvents, lighting components (PCBs), fuels and cleaning compounds. Due to the fire damage, these substances may be combined into potentially lethal compounds. In the event that you should observe a mixture of unknown debris that contains or may contain these materials, do not attempt to salvage these products. If you detect a strong or noticeable chemical smell when you enter, check with the fire department before prolonged exposure. It may be that properly trained and protected people will have to retrieve your belongings for you. In any case, do not enter an area where there has been a fire while you are smoking. Do not use an open flame (match, kerosene lamp etc.) for illumination while in a burned area. There may be explosive or flammable materials still in the area.

Be sure your home has been inspected for asbestos and other hazards before you start the job of recovering belongings such as books, clothing or other objects which may have become contaminated and may have to be removed and disposed of as hazardous. Remember that the health of you and your family is the most important consideration following the tragedy of a fire.

Asbestos Hazards

Asbestos, a natural mineral fiber, was commonly used in residential and commercial structures up to 1980. It is commonly found in acoustic ceilings, floorings, roofing materials, fireplace gas logs and fake ashes, fireproofing materials, pipe insulations, heating system ducting and venting components, interior wallboard joint compounds, exterior texture coats and exterior plasters. Fire damage, firefighting procedures, and cleanup activities may cause these

materials to become airborne where they can pose significant health risks (asbestos is a known cancer-causing agent when breathed into the body). Structures built before 1980 have a very high likelihood of containing asbestos in forms that may become hazardous when disturbed.

To determine the presence of asbestos you will need to contact a CAL-OSHA registered asbestos consultant to inspect the site and sample suspected materials where necessary. These professionals are usually prepared for short-notice, emergency work and can respond to your requests very quickly. The cost is minimal compared to the health risks and financial liability for exposure that is present relative to asbestos containing materials. Your insurance company, in some cases, can recommend inspectors and consultants they have worked with in the past.

Structural Hazards

Have the structure, (framing, roof, internal bracing, etc.) inspected by a General Contractor or, if possible, a Structural Engineer. The structure may be damaged badly enough that demolition may be required. The contractor or engineer will inspect such areas as the integrity of load bearing walls, foundation, roof trusses, and other aspects of the physical structure of the house.

You will notice that the fire department has turned off all utilities to your home. Due to potential damage to your homes utility systems, water is turned off at the valve where water enters the building. The gas and electricity have been turned off at the meter. Make sure all utilities are kept off until a competent professional inspects your home and determines that it is safe to restore the utilities to their working condition. Re-energizing electrical circuits and turning on gas valves prior to ensuring their safe operation may cause subsequent explosions and / or fires to occur. Pressurizing water lines that have been compromised may result in leaks and / or flooding.

If you smell gas in your house get everybody out of the house immediately. Call 911 for the fire department from a phone outside of the affected area. Do not use a phone in the house. Also, contact the utility company immediately.

Contact your insurance company to report your loss. An insurance adjuster may be able to help you with immediate repairs.

Arrange for protection of your property from further damage, weather, vandalism and theft. Ensure that any holes are covered to prevent entry of rain or intruders. Make certain any outside doors can be locked or are covered.

Contact local disaster relief services, whether or not you are insured. The American Red Cross or Salvation Army can help arrange temporary housing, food, eyeglasses, medication, or just about any essential need destroyed by the fire including money for immediate expenses. Emergency relief is given regardless of income. See the local listings at the back of the handbook for local phone numbers.

Remove your pets to a clean and safe environment. Many animals are especially sensitive to environmental contamination and may be adversely affected.

If you have a fire safe, do not open it at this time, even if there are important documents inside. If the safe was exposed to fire, extreme heat can build up inside the safe, even if it is cool to the touch. If you open the safe, air rushing in and combining with the heat inside could ignite the contents or explode.

Remove any valuables remaining in the building if you plan to leave the site of the fire. Try to locate and remove the following items: identification, medications,

eyeglasses, hearing aids, prosthetic devices, insurance policies, saving account records, birth certificates, automobile titles, driver's licenses, medical records, marriage / divorce records, social security cards, stocks and bonds, titles to deeds, warranties, wills, passports, military discharge papers, citizenship papers, auto registrations, check books, credit cards, money, jewelry, etc.

Contact your local police. They will keep an eye on your property during your absence.

Notify the following parties of your situation where you are relocating to: insurance agent or adjuster, family and friends, mortgage company, employer, children's school, post office (you can have them hold or forward your mail), newspaper and magazine subscriptions, local fire department (if the fire is under investigation), utility companies, DMV, bank and credit card companies.

If you are a tenant, contact the resident manager, owner or owner's insurance agent. It is the owner's responsibility to prevent further damage or loss at the site. See that your personal belongings are secure, either in the building or have them moved to another location.

If you are insured under a package homeowner's or tenant's policy, check your coverage for payment of temporary housing or immediate funds. Ask your insurance agent about how soon you might get an advance on your eventual insurance claim.

For any questions regarding insurance that you feel are not addressed by your insurance company or adjuster contact the California Department of Insurance Hotline at 1-800-972-HELP.

Whether you are insured or not, **begin collecting receipts** for any money you spend. These receipts are important in showing the insurance company that any

money you spend relates to your fire loss. Even if you are not insured these receipts will verify losses claimed on your federal income tax.

Do not sign anything immediately after any property damage to your home or business. Take the time to read thoroughly any fine print on any work order form. Read and try to understand your insurance policy.

Do not give anyone carte blanche for any repairs or work to be done on your property. Make sure that you see a detailed estimate of the work to be done.

Do not throw away any damaged property until after an inventory is made. All damages are taken into consideration when developing your insurance claim. Also, the inventory is important for tax purposes.

Contact the local Building and Safety Department if your home has major structural damage.

Do not leave the site until it has been secured.

Psychological Considerations

Experiencing a fire can be terrible and often devastating. If the fire was severe or if someone was injured then you are probably feeling completely overwhelmed at this point. The feelings of shock, loss, grief and confusion that often accompany this crisis are completely normal, but can make the difficult process of recovering from its effects seem unbearable.

It is important for you to realize as you struggle to return to normal life, that you are not alone. It is unfortunate that structural fires are not rare. Every year thousands of Americans go through the same experience as you are at this moment. Most of them have found, as you will, that recovery from this crisis is

possible. There is competent professional help available from both public agencies and private companies to assist you in restoring your home and belongings and help you start the process of returning your lives to normal.

Fire in the home can be emotionally shattering to children. Especially those under the age of ten, can be very anxious for a long time afterwards. They may exhibit hypersensitivity: that can include being easily startled or fearful of smoke from anything, even burning toast. As a parent, you not only must be patient with this, but you should also encourage your children to talk about their fears and feelings.

Parents need to "ventilate" just as do children. Give yourself opportunities to do so with friends, relatives, perhaps your pastor or priest. Use caution against being angry around your kids during this difficult time. While you are under pressure and preoccupied you must not make your children in any way feel "guilty for the fire." This often happens, so you must consciously avoid it. Avoid ignoring your children during the crisis. This is especially important, "even if the cause was their fault in any degree." You should always be prepared to allow your children to express themselves and discuss issues freely.

The process of recovery is not automatic. The decisions you will have to make are sometimes difficult and always important. It is not always clear how to begin or what steps to take. The purpose of your supporting fire department, in bringing you this handbook, is to help you through the recovery process.

Damage Reduction and Condition Restoration

Having assured that it's safe to do so, you may decide to begin working on your home's furnishings and your personal belongings. Some of the things discussed in this section you may attend to yourself, and for others you will probably rely on the services of professionals. In either case you need to be a well-informed

consumer. Knowing what needs to be done and why will help you to avoid missteps and make the project go more smoothly.

There are three main sources of damage in a house fire: flames / heat, smoke and water. Each of these or their combination can damage virtually everything in your home. Some items are more vulnerable than others.

Here are some measures that can be taken to reduce damage and restore the condition of your home's contents:

Damage from Fire and Smoke

Blow off or brush-vacuum any loose dust or smoke particles from upholstery

Open windows for ventilation

Change furnace filter if blower is still operating

If the refrigerator and freezer are not operational due to lack of electricity make arrangements to remove food and then prop doors of refrigerator and freezer open.

Wash plants with water. Be sure to clean both sides of the leaves.

Avoid using upholstered furniture if avoidable. Smoke, soot or dirt will be harder to remove if you use the furniture.

Do not use food that has been exposed to excessive heat, water or smoke.

Do not use electrical appliances until they have been cleaned and checked.

Do not send garments or fabrics to an ordinary dry cleaner. If cleaned improperly smoke and odor may be set into the fabric.

Water Damage

Remove as much water as possible by mopping or blotting.

Remove water from wood furniture. Place blocks between furniture legs and wet carpeting to avoid further damage. Open drawers and cabinets to speed drying.

Prop up wet cushions for even drying.

Turn on air conditioning in summer or open the windows during the winter to speed drying. Do not use heat.

If the ceiling is sagging from trapped water, do not stand under these areas. The ceiling may collapse suddenly causing injury. Holes may be punched in the ceiling to let water out, but doing so may place persons in a dangerous position. Utilize caution or consider hiring professionals to conduct such activities.

Be cautious of the potential danger of structural collapse due to weakened structural members that have been compromised by fire impingement and extinguishing efforts.

Do not let wet fabrics, furs or leather sit. Dry as soon as possible

Remove books, magazines, or other printed items from wet carpets or floors

Do not use TVs, appliances or any energized equipment while standing on wet carpets, floors, or especially wet concrete. Danger of electrocution is eminent.

Do not turn on ceiling fixtures if ceiling is wet.

Information About the Fire Department's Activities

Limiting the fire's spread

In the aftermath of a serious fire, it will sometimes seem that the firefighters contributed unnecessarily to the appalling damage to the structure. Yet, there are

good reasons for the "damage" that they inflicted during the fire. For instance, firefighters will sometimes cut a hole in the roof. The reasons for this are twofold: first, it checks the fire's tendency to spread outward as well as upward by venting the heat and flames directly upward: second, it helps to exhaust the toxic gases and superheated air caused by the fire. This venting effect also reduces the enormous pressure often created inside the structure by the extreme heat of the fire. So cutting a hole in the roof can actually reduce the damage to the structure by inhibiting the fire's spread, as well as protect the firefighters as they try to enter the building by reducing the pressure, heat and toxic gases within.

Breaking out windows serves a similar purpose. It helps to reduce explosive pressures, toxic gases, and vision-reducing smoke as firefighters try to get in to fight the fire and, most importantly, search for and rescue anyone trapped inside.

Making Sure

Once the fire is out the firefighters must make sure it does not come back. Smoldering embers inside walls or under floors can rekindle a fire with amazing force, even long after it seems to be out. Therefore, firefighters will often cut holes in walls and floors to be sure that the fire really is out. So even though this "damage" may seem excessive at first glance, it really protects the building by reducing the potential for a fire rekindling itself after firefighting crews have left. It is important to note further that an insurance policy's protection typically covers damage done in fighting the fire.

Protecting the Public

The fire department and firefighters are community service employees who work to protect citizens and their property. Firefighters receive rigorous training and practice in order to keep citizens safe. They stay informed on current fire codes

and new and or improved fire safety methods. The Fire Department is your friend.

In addition to fire fighting, the Fire Department assists at car accidents, natural disasters and rescues. Fire Departments in your area encourage people to stop by and learn more about fire prevention and safety, or just to receive answers to questions. Children are welcome to visit and learn about fire safety or tour the fire station and see the trucks. Large groups are welcome but should call and schedule a time and date before hand.

The Fire Department would like everyone, children and adults alike, to know what to do when calling 911: When speaking to the 911 dispatcher answer only the questions you are asked. Don't waste precious time!

Your fire department provides free fire prevention checklists and literature for you and your family. They will also provide fire extinguisher use classes. Firefighters and fire departments work for your safety, but they need you to work with them to prevent fires. If by chance a fire does occur you can be sure you are in the best possible hands.

Fire Investigations – What to Expect

After the smoke has cleared the first question is usually, "What happened?!" Sometimes the answer is obvious. But, when damage is great, the source of the fire may be obscure or non-existent.

There are a number of reasons why a cause determination needs to be made, and there are various involved or interested parties that need answers. This will provide an overview of the reasons, who wants to know and why.

Fire Codes give the Fire Chief (local authority) the responsibility of determining cause. The Chief will delegate this responsibility to determining cause to an

investigator. The primary concern is to consider and eliminate, if possible, the criminal aspect.

An arson fire is one that was unlawfully set. The arsonist if convicted may serve jail time and be fined. If a firefighter or other individual dies in the arson fire, the arsonist will be charged with murder. If evidence of a crime is developed the authorities will pursue the investigation. Part of this investigation is to determine motive. These include: pyromania (emotional disturbance), spite (lover's quarrel, neighborhood dispute, etc.), fraud (profit from insurance, tax evasion, etc.), crime cover-up (to hide evidence of a burglary, murders, etc)

Juvenile fire setting can be considered arson, especially if it is repeated. Most often juvenile activity is experimentation or playing with fire, a one-time occurrence that can be resolved with proper counseling.

When the local authority determines the fire is accidental in nature, or is unable to find the cause, there is usually nothing further done. In a few cases the accidental fire is thoroughly investigated to identify and photograph faulty appliances, wiring, equipment, manufacturing processes, trash disposal, etc. This information is helpful in future fire prevention activity.

Even when the fire is accidental, there are other considerations. Insurance companies, property owners, tenants and numerous others may have definite interests. These considerations are addressed in civil procedures. These pertain to the private rights of individuals (and companies) and to legal proceedings connected with those rights. The reason is financial. Money that is paid to, received from others as the result of loss or injury from fire. It is not the responsibility of the local authority to resolve civil disputes. The private fire investigator is necessary to supplement information gathered by the authority.

The private Fire Investigator should perform an independent, objective inquiry. An investigator's training and experience should make him acceptable as an "expert witness" in Superior and Federal Courts if necessary. He should be cooperative and conversant with local authorities. He should be aware of any conflicting opinions concerning the fire cause, and the reasons for them. If his opinion differs from an official finding or fire report, he should make his findings known to the authority and welcome all criticism as a professional courtesy. If the private investigator uncovers evidence of a crime it is his duty to advise the local authority. In many ways the private investigator's work will parallel that of the local authority. This is where people involved in a fire may make the complaint, "I just gave all that information to the fire department, why do I have to repeat it?" The reason is the private fire investigator, like the local authority, must obtain first-hand information from involved parties and witnesses in order to avoid misunderstandings.

The accumulation of information from physical evidence, observation and witnesses by the private fire investigator may not be understood by the fire victim, and may not directly affect them. Insured persons are compensated even though the fire is an act of carelessness. Examples include: smoking accidents, cooking accidents, etc. But, findings of the private fire investigator and the local authority can assist those who incur a financial burden as a result of the fire in a process called subrogation.

Subrogation

Subrogation is means to properly and fairly place the financial burden of the fire loss. The insurance carrier will first adjust the loss to compensate the policy holder in accordance with the insurance contract. If the fire was caused by an appliance that overheated, or by the act of a third party, such as a tradesman doing repair work, the insurance company will attempt to recover money from that third party. Examples where subrogation may apply:

An automatic coffee is left on unattended. If it fails, it should fail-safe and simply stop working. If it overheats and causes a fire then the insurance company will attempt to recover expenses from the manufacturer.

A copper pipe leaks water at a soldered joint inside a wall. A plumber is called and a propane torch is used to make the repair. An hour after the plumber leaves a fire in the wall has extended into the attic and through the roof. If the plumber caused the fire, attempts may be made to recover damages. The subrogation process addresses the question of who is actually responsible, or who has liability for the fire. The ultimate purpose is to have the responsible party pay for the damages. This process has helped direct attention of manufacturers, builders, tradesmen, and others to fire safety by simply making them pay for their mistakes.

In summary the purpose of all fire investigations is to determine what caused the fire. Fire Prevention and Subrogation both serve important functions and are based on sound fire investigation findings. Together, these activities have undoubtedly saved many lives.